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MASTERCARD product. An issuer typically uses either a BIN (bank identification number) or an IIN (issuer identification number) to identify its different credit card products. Such products have different terms and conditions governing their use, which are generally independent between the different products of different issuers. Products as used herein include various financial transaction products, including line of credit accounts, revolving credit accounts, debit servicing accounts, recurring charge accounts, stored value accounts, secured credit accounts, closed-end loans, single-use accounts, pay-in-full accounts and private label/retail accounts.

IN THE CLAIMS:

Please cancel claims 1, 7, 14 and 21-24 without prejudice.

Please amend claims 2, 4, 8, 9, 10, 12, 13, 15, 16, 18, and 20 as follows:

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2. (Amended) The method of Claim 26, further comprising the step of:
providing a key financial record corresponding to a key account that is associated with the primary owner and is distinct from the group master data.
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4. (Amended) The method of Claim 26, further comprising the steps of:
providing a second dependent financial record corresponding to a second dependent account, the second dependent financial record having a second dependent strategy for controlling group processing options for the second dependent account; and
adding the second dependent account to the group by linking the second dependent financial record through the group master data to support group processing while retaining independent processing of the second dependent account.

8. (Amended) The method of Claim 27, wherein the first dependent account's relationship to the group is independent of the second dependent account's relationship to the group.

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9. (Amended) The method of Claim 27, wherein the group master data includes a group identifier, group control settings, and group aggregate data.

10. (Amended) The method of Claim 27, wherein the first set of parameters defines a set of group processing options.

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12. (Amended) The method of Claim 27, further comprising the step of:
deleting the first dependent account from the group by delinking the first dependent financial record from the group master data, wherein the deletion of the first dependent account does not affect the second dependent account.

13. (Amended) The method of Claim 27, wherein the first dependent account corresponds to a general use card and the second dependent account corresponds to a private label card.

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15. (Amended) The method of Claim 28, wherein one of the accounts is a dependent account, and wherein the set of group processing options for the dependent account is a dependent strategy.

16. (Amended) The method of Claim 28, further comprising the step of:
providing a primary owner for the group.

a⁷ 18. (Amended) The method of Claim 28, wherein the group master data includes a group identifier, group control settings, and group aggregate data.

a⁸ 20. (Amended) The method of Claim 28, wherein the group master data includes an account history for each account in the group.

Please add the following claims:

25. A method for linking a plurality of financial records to create a group, said financial records corresponding to a plurality of financial transaction accounts spanning at least first and second financial transaction products, which comprises the steps of:

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providing a first account holder having a first financial transaction account and a first account financial record, said first account having a first financial transaction product with a first set of terms and conditions whereby said first set of terms and conditions governs the use of said first financial transaction product;

a⁹ providing a second account holder having a second financial transaction account and a second account financial record, said second account having a second financial transaction product with a second set of terms and conditions independent of said first set of terms and conditions whereby said second set of terms and conditions governs the use of said second financial transaction product;

providing a group master data record;

providing a link for applying financial data from said account financial records to said group master data record; and

applying financial data from said account financial records to said group master data record.

26. The method of claim 25, further comprising the steps of:
- providing a primary owner for the group corresponding to said first account holder;
- providing a dependent account for the group corresponding to said second account with a dependent account holder and a dependent strategy for controlling group
- processing options for the dependent account; and
- including with the group master data a group identifier, group control settings, and group aggregate data.

27. A method for linking a plurality of financial records to create a group, said financial records corresponding to a plurality of financial transaction accounts spanning at least first and second financial transaction products, which comprises the steps of:
- providing a first account holder having a first financial transaction account and a first account financial record, said first account having a first financial transaction product with a first set of terms and conditions whereby said first set of terms and conditions governs the use of said first financial transaction product;
- providing a second account holder having a second financial transaction account and a second account financial record, said second account having a second financial transaction product with a second set of terms and conditions independent of said first set of terms and conditions whereby said second set of terms and conditions governs the use of said financial transaction product;
- providing a group master data record;

providing a link for applying financial data from said account financial records to said group master data record;

applying financial data from said account financial records to said group master data record;

providing a primary owner for the group;

linking a first dependent account to the group by linking a first dependent financial record to the group master data using a first set of parameters that specify the first dependent account's relationship to the group; and

linking a second dependent account to the group by linking a second dependent financial record to the group master data through a second set of parameters that specify the second dependent account's relationship to the group, wherein the first dependent account and the second dependent account are different types of products.

28. The method of claim 25, further comprising the step of:
providing a set of group processing options for each account.

29. The method of claim 25, further comprising the steps of:
providing said first financial transaction product from the group consisting of line of credit account, revolving credit account, debit servicing account, recurring charge account, stored value account, secured credit account, closed-end loan, single-use account, pay-in-full account and private label/retail account; and

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providing a second financial transaction product from the group consisting of line of credit account, revolving credit account, debit servicing account, recurring charge account, stored value account, secured credit account, closed-end loan, single-use account, pay-in-full account and private label/retail account.

add B37 **REMARKS:**

Applicants sincerely appreciate the courtesy extended by Examiner Fischer at the interview conducted on October 12, 2001.

Pursuant to the discussion at the interview, the specification has been amended to discuss the types of financial transaction products which may comprise the financial transaction products of the present invention. Since these different types of products are inherent in the general descriptions of financial transaction products, no new matter has been added. M.P.E.P.

§2162.07(a). Examples of terms and conditions for such financial transaction products include interest rates, limits, minimum payments due ("M.P.D."), and account holder fees.

Pursuant to the discussion at the interview, new, independent claim 25 is submitted herewith as the broadest pending claim in the application. Claim 25 includes the features, *inter alia*, of first and second financial transaction accounts associated with first and second financial transaction products. The products have respective first and second sets of terms and conditions governing their use. Moreover, the terms and conditions for the financial transaction products are independent of each other.

The first and second account feature of the methodology as presently claimed can be seen in Fig. 4A wherein a row of multiple products is shown. This feature is also described in the specification at page 7, lines 24-38. Thus, no new matter has been added and new, claim 25 is clearly supported by the specification, including the drawings. The claimed combination is also